

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Timothy Walker

Appl. No.

: 09/737,168

Filed

: December 13, 2000

For

ELECTRONIC FINANCING

SYSTEM

Examiner

Havan, Thu Thao

Group Art Unit

3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450,

Alexandria, VA 22313-1450, on

(Date)

Michael L. Fuller, Rg. No.36,516

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed April 7, 2006 in above-identified application. Applicant submits the following items for consideration in connection with the application.

Remarks/Arguments begin on page 2 of this paper.